

Information to identify the case:

Debtor 1	<u>Enrique A Gaete</u>	Social Security number or ITIN	xxx-xx-6656
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Maria L. Gaete</u>	Social Security number or ITIN	xxx-xx-3526
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17885-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Enrique A Gaete

Maria L. Gaete
aka Maria D. Gaete

7/25/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Enrique A Gaete
Maria L. Gaete
Debtors

Case No. 17-17885-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 25, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Enrique A Gaete, Maria L. Gaete, 104 Pheasant Meadow Drive, Galloway, NJ 08205-3130
cr	+ Pheasant Meadow Condominium Association, Inc., Hyberg White Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
517938234	+ AIM Pleasantville, PO Box 786061, Philadelphia PA 19178-6061
516774148	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808
517938228	+ AtlantiCare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061
517938225	+ Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564
516774154	+ Cap1/bstby, 1405 Foulk Road, Wilmington, DE 19803-2769
517938229	+ Care Point Health Medical Group, PO Box 824276, Philadelphia, PA 19182-4276
517938235	+ Carepoint Health Medical Group, PO Box 824276, Philadelphia PA 19182-4276
517938231	+ Jersey Urology Group PA, 403 Bethel Road, Somers Point, NJ 08244-2108
517938233	+ NJ Medical and Health Associates, DBA CarePoint Medical Group, PO Box 824276, Philadelphia, PA 19182-4276
516842856	+ Pheasant Meadow Condominium Association, c/o Norman L. Zlotnick, Esquire, Hyberg White & Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
516960055	+ TD Bank NA, Michael E. Blaine, Esq., 30 Montgomery Street Ste 1205, Jersey City, NJ 07302-3835
516774174	+ The Prudential Diversified Realty & Asso, 28 S. New York Rd., Ste B6, Absecon, NJ 08205-9695

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 25 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 25 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 25 2024 20:32:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
lm	+ EDI: WFFC2	Jul 26 2024 00:25:00	Wells Fargo Bank, NA, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516774149	+ Email/PDF: bncnotices@becket-lee.com	Jul 25 2024 20:43:16	America Express Legal, PO Box 278, 500 North Franklin Turnpike, Ramsey, NJ 07446-1177
516920144	Email/PDF: bncnotices@becket-lee.com	Jul 25 2024 20:44:20	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516774150	+ Email/PDF: bncnotices@becket-lee.com	Jul 25 2024 20:55:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516774151	+ EDI: CITICORP	Jul 26 2024 00:25:00	Amex Dsnb, Po Box 8218, Mason, OH 45040-8218

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517938230	^ MEBN	Jul 25 2024 20:30:26	Apex Asset Management, LLC, PO Box 5407, Lancaster PA 17606-5407
516774152	+ EDI: BANKAMER	Jul 26 2024 00:25:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
516774155	EDI: CAPITALONE.COM	Jul 26 2024 00:25:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516774153	+ EDI: CAPITALONE.COM	Jul 26 2024 00:25:00	Cap1/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
517054095	+ Email/Text: bncmail@w-legal.com	Jul 25 2024 20:33:00	CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516774158	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 25 2024 20:33:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
516774159	+ EDI: CITICORP	Jul 26 2024 00:25:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
516774160	+ EDI: WFNNB.COM	Jul 26 2024 00:25:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
516774162	EDI: CITICORP	Jul 26 2024 00:25:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
517036072	EDI: Q3G.COM	Jul 26 2024 00:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516774161	+ EDI: DISCOVER	Jul 26 2024 00:25:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516774163	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jul 25 2024 20:32:00	Federal Hm Loan Mortgage/Wells Fargo, c/o Fein, Such, Kahn & Shepard, P.C, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
520183948	+ Email/Text: RASEBN@raslg.com	Jul 25 2024 20:32:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road., Suite 450, Alpharetta, GA 30004-2001
518661360	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 25 2024 20:33:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation., Serviced by Select Portfolio Servicing,
518661359	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 25 2024 20:33:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
516774164	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 25 2024 20:33:00	Hyundai Capital Americ, 10550 Talbert Avenue, Fountain Valley, CA 92708-6032
517027666	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 25 2024 20:33:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
517938227	+ EDI: LCIICSYSTEM	Jul 26 2024 00:25:00	IC System, 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
516774156	EDI: JPMORGANCHASE	Jul 26 2024 00:25:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516774157	EDI: JPMORGANCHASE	Jul 26 2024 00:25:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
517938224	Email/Text: govtaudits@labcorp.com	Jul 25 2024 20:33:00	Laboratory Corporation of America Holdings, PO Box 2240, Burlington, North Carolina 27216
517938226	Email/Text: govtaudits@labcorp.com	Jul 25 2024 20:33:00	Laboratory Corporation of America Holdings, c/o LCA Collections, PO Box 2240, Burlington, North Carolina 27216
517026249	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 25 2024 20:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

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516774165	+ EDI: MERCEDES	Jul 26 2024 00:25:00	Mb Fin Svcs, 2050 Roanoke Rd, Westlake, TX 76262-9616
517056208	EDI: PRA.COM	Jul 26 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518178979	+ EDI: Q3G.COM	Jul 26 2024 00:25:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
518178978	EDI: Q3G.COM	Jul 26 2024 00:25:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
517938232	Email/Text: pattim@rickart.com	Jul 25 2024 20:33:00	Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902
516895507	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 25 2024 20:33:00	Santander Consumer USA Inc., an Illinois corporati, P.O. Box 961278, Fort Worth, TX 76161-0278
516774166	+ EDI: CITICORP	Jul 26 2024 00:25:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
518048758	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 25 2024 20:33:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518048759	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 25 2024 20:33:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516774167	+ EDI: SYNC	Jul 26 2024 00:25:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
516774168	+ EDI: SYNC	Jul 26 2024 00:25:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
516774169	+ EDI: SYNC	Jul 26 2024 00:25:00	Syncb/sams Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516774170	+ EDI: SYNC	Jul 26 2024 00:25:00	Syncb/tjx Cos Dc, Po Box 965015, Orlando, FL 32896-5015
516774171	+ EDI: SYNC	Jul 26 2024 00:25:00	Syncb/walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516774172	+ EDI: SYNC	Jul 26 2024 00:25:00	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
516774173	EDI: TDBANKNORTH.COM	Jul 26 2024 00:25:00	Td Bank N.a., 70 Gray Rd, Portland, ME 04105
516959140	^ MEBN	Jul 25 2024 20:30:52	TD Bank, N.A., Payment Processing, P.O. Box 16029, Lewiston, ME 04243-9507
516886852	+ EDI: AIS.COM	Jul 26 2024 00:25:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516774175	+ Email/Text: vci.bkey@vwcredit.com	Jul 25 2024 20:33:00	Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516774178	EDI: WFFC	Jul 26 2024 00:25:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
516856836	+ EDI: WFFC2	Jul 26 2024 00:25:00	WELLS FARGO BANK, N.A., 1000 BLUE GENTIAN ROAD, EAGAN, MN 55121-1663
516774176	+ Email/PDF: DellBKNotifications@resurgent.com	Jul 25 2024 20:54:41	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
516774177	+ EDI: WFFC2	Jul 26 2024 00:25:00	Wells Fargo Bank Nv Na, Po Box 31557, Billings,

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MT 59107-1557

516883161 + EDI: WFFC2

Jul 26 2024 00:25:00

Wells Fargo Bank, N.A., MAC X2303-01A, P.O.
Box 1629, Minneapolis, MN 55440-1629

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938236	*+	Jersey Urology Group PA, 403 Bethel Road, Somers Point NJ 08244-2108

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Candycy Ilene Smith-Sklar	on behalf of Debtor Enrique A Gaete njpalaw@gmail.com r56958@notify.bestcase.com
Candycy Ilene Smith-Sklar	on behalf of Joint Debtor Maria L. Gaete njpalaw@gmail.com r56958@notify.bestcase.com
Chester A. Luszc	on behalf of Creditor Pheasant Meadow Condominium Association Inc. luszc@comcast.net, bluszc@comcast.net
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Federal Home Loan Mortgage Corporation kimwilson@raslg.com
R. A. Lebron	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@fskslaw.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 14